

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

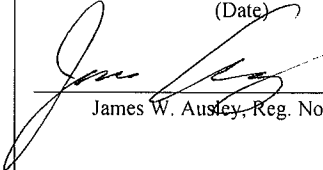
Applicant : Thad Kroon et al.
Appl. No. : 10/047,917
Filed : January 14, 2002
For : SYSTEM AND METHOD FOR
OVERTURNING OF RISK
EVALUATION PERFORMED BY
RISK MODEL TO CONTROL
FINANCIAL RISK
Examiner : Frantzy Poinvil
Group Art Unit : 3692

CERTIFICATE OF EFS WEB
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January 10, 2008

(Date)


James W. Ausley, Reg. No. 49,076

RESPONSE TO FINAL OFFICE ACTION

Mail Stop AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Final Office Action mailed October 10, 2007, the Applicant respectfully requests reconsideration of the subject application based on the following amendments and remarks and concurrently filed *Request for Continued Examination*.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.